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Application Number	10/750,792
Filing Date	1/3/2004
First Named Inventor	Jeff S. Eder
Art Unit	3695
Examiner Name	Siegfried Chencinski
Attorney Docket Number	AR - 67

Sheet

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**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		FAMA, EUGENE & FRENCH, KENNETH, "The Capital Asset Pricing Model: Theory and Evidence", Summer 2004, pages 25 - 46, Journal of Economic Perspectives, U.S.A.	

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